

# **CALL TO CARE**

**From 1994 through 2004, bankruptcy filings among young people under the age of 25 increased 96%!**

To address this alarming situation, the Capital Region Bankruptcy Bar Association and the Capital District Women's Bar Association have introduced the Credit Abuse Resistance Education Program ("CARE") to our community. Many of you heard Chief Bankruptcy Judge John C. Ninfo II, Western District of New York, speak about the CARE program at our annual Bankruptcy Conference in Cooperstown, New York. The program educates high school and junior college students about the responsible use of credit, stressing the consequences of uninformed and/or irresponsible use of credit cards and credit debt. Under Judge Ninfo's guidance, this program has had wonderful results in the Western District. We hope to build on that success in the Capital Region.

## **COULD YOUR CHILD'S SCHOOL BENEFIT FROM CARE?**

We have contacted many area schools, some of whom have expressed interest in offering CARE to their students, but we want to do more. Please advise your school district's teachers, PTA and school board of this educational opportunity.

## **IF YOUR CHILD'S SCHOOL IS INTERESTED IN OFFERING CARE TO ITS STUDENTS, PLEASE CONTACT:**

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Thank you.